



4/a
3-24-04

Express Mail Label: EV 189444270 US

Date of Deposit: March 16, 2004

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Mail Stop Non Fee Amendment, P. O. Box 1450, Alexandria, VA 22313-1450.

Rhonda Dunn
Rhonda Dunn

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Stefek, *et al*

Docket No.: BARR0005

RECEIVED

MAR 22 2004

Serial No. : 09/895,605

Art Unit: 2121

Technology Center 2100

Filed: 29 June 2001

Examiner: Booker, Kelvin E.

Title: METHOD AND APPARATUS FOR AN INTEGRATIVE MODEL OF MULTIPLE
ASSET CLASSES

March 16, 2004

Assistant Commissioner for Patents

Mail Stop Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE

Sir:

This is responsive to the Office Action, dated 16 December 2003, for the above-identified patent application. Amendment to the Claims is attached hereto. Two Declarations pursuant to 37 CFR 1.131 are attached hereto. An Information Disclosure Statement is attached hereto.